



Atty. Docket: 47004.000040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
)
 Kevin BOYLE et al.)
)
 Serial No.: 09/325,536) Art Unit: 3625
)
 Filed: June 4, 1999) Examiner: Forest Thompson, Jr.
)

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

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INFORMATION DISCLOSURE STATEMENT

Director of the United States
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Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests
consideration of the references listed on the attached Form PTO/SB/08A. Copies of the
references listed are also enclosed.

Applicant respectfully requests that the Examiner consider the references cited on the
Form PTO/SB/08A and that the Examiner indicate that the references have been considered in
this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the
left column per MPEP 609.

In accordance with 37 CFR § 1.97, this Information Disclosure Statement is being
submitted after the issuance of a first Office Action so, therefore please charge the undersigned's
Deposit Account No. 50-0206 in the amount of \$180.00. If any additional fees are necessitated
by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit

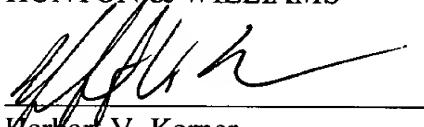
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Please note, this Form PTO/SB/08 is submitted as part of a single Information Disclosure Statement which includes: 1) a submission of U.S. patent references using the PTO Electronic Filing System; and 2) this corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is submitted herewith. Accordingly, no additional charges should be due for the EFS submission.

Respectfully submitted,

HUNTON & WILLIAMS

Date: 2-5-03


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